

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

ARNOLD J. ROSE, III

Debtor(s)

Case No. 20-21805GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/12/2020.
- 2) The plan was confirmed on 07/14/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/21/2020, 06/21/2022, 01/31/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/16/2024.
- 6) Number of months from filing or conversion to last payment: 49.
- 7) Number of months case was pending: 56.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$117,088.42.
- 10) Amount of unsecured claims discharged without full payment: \$20,308.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$238,341.96
Less amount refunded to debtor	\$13,701.46

**NET RECEIPTS:** **\$224,640.50**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$11,289.56
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$14,789.56**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCELERATED INVENTORY MGT LL	Unsecured	NA	20,143.42	20,143.42	20,143.42	0.00
BANK OF AMERICA NA**	Unsecured	2,537.00	2,776.99	2,776.99	2,776.99	0.00
BMW FINANCIAL SERVICES NA LLC*	Priority	6,915.22	0.00	6,915.22	6,915.22	0.00
BMW FINANCIAL SERVICES NA LLC*	Unsecured	0.00	1,718.59	1,718.59	1,718.59	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	10,270.00	10,529.65	10,529.65	10,529.65	0.00
CENTRAL CREDIT SERVICES INC	Unsecured	165.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	890.00	926.56	926.56	926.56	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	958.00	984.16	984.16	984.16	0.00
DISCOVER BANK(*)	Unsecured	9,793.00	10,200.90	10,200.90	10,200.90	0.00
GREATER PITTSBURGH FCU	Unsecured	5,035.00	5,019.87	5,019.87	5,019.87	0.00
LENDING CLUB CORP*	Unsecured	20,143.00	NA	NA	0.00	0.00
NEW REZ LLC D/B/A SHELLPOINT MC	Secured	171,447.00	167,716.22	0.00	81,632.83	0.00
NEW REZ LLC D/B/A SHELLPOINT MC	Secured	0.00	4,598.29	4,598.29	4,598.29	0.00
PA STATE EMPLOYEES CU/PSECU	Secured	37,734.00	37,748.33	20,067.81	20,067.81	0.00
PENNYMAC LOAN SERVICES LLC	Secured	91,037.00	90,854.47	36,044.64	36,044.64	0.00
PENNYMAC LOAN SERVICES LLC	Secured	0.00	1,628.59	1,628.59	1,628.59	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	338.54	338.54	338.54	0.00
TOYOTA FINANCIAL SVCS	Secured	31,000.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	117.58	117.58	117.58	0.00
WELLS FARGO BANK NA	Secured	6,207.00	2,497.75	2,497.75	2,497.75	0.00
WELLS FARGO BANK NA	Unsecured	0.00	3,709.55	3,709.55	3,709.55	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$56,112.45	\$137,745.28	\$0.00
Mortgage Arrearage	\$6,226.88	\$6,226.88	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$2,497.75	\$2,497.75	\$0.00
<b>TOTAL SECURED:</b>	<b>\$64,837.08</b>	<b>\$146,469.91</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,915.22	\$6,915.22	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$6,915.22</b>	<b>\$6,915.22</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$56,465.81</b>	<b>\$56,465.81</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$14,789.56</u>
Disbursements to Creditors	<u>\$209,850.94</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$224,640.50</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/21/2025

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.